

## PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 10/034,478  
Applicant: Chad Gross, et al.  
Filed: 28 December 2001  
Title: On-line System and Method for Managing Health Care Benefits  
  
Group Art: 2174  
Examiner: Pitara, Ryan F.  
Dockets #: 20338-301

## CERTIFICATE OF TRANSMISSION

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to "Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" via the facsimile number 703-82-9306 on April 5, 2005.

  
Sergio Cadwell

Mail Stop Amendment  
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DECLARATION OF PRIOR INVENTION IN THE UNITED STATES  
TO OVERCOME ISSUE DATE OF CITED PATENT (37 C.F.R. 1.131)

## PURPOSE OF DECLARATION

1. This declaration is to establish completion of the invention in this application in the United States, at a date prior to August 21, 2000, which is the filing date of the provisional application claimed as priority by the prior art.

☒ publication  
☐ patent

that was cited by the

Page 1 of 4